

Table VIII.A.2(2003) Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|---------------------------|--------------|--|--|--|--|
| United States | 56.2% | 39.0% | 59.1% | 72.0% | 79.7% |
| New England: | | | | | |
| Connecticut | 65.3% | 51.2% | 69.7% | 79.7% | 80.1% |
| Maine | 53.5% | 36.1% | 53.9% | 71.3% | 74.4% |
| Massachusetts | 65.6% | 45.9% | 67.4% | 79.9% | 93.9% |
| New Hampshire | 68.8% | 50.3% | 74.6% | 82.2% | 81.5% |
| Rhode Island | 63.6% | 38.7% | 69.7% | 76.2% | 96.6% |
| Vermont | 54.9% | 36.5% | 62.1% | 71.1% | 70.2% |
| Middle Atlantic: | | | | | |
| New Jersey | 60.8% | 49.9% | 56.7% | 72.5% | 84.5% |
| New York | 59.7% | 40.0% | 62.2% | 81.0% | 89.6% |
| Pennsylvania | 65.4% | 42.9% | 67.3% | 86.4% | 89.8% |
| East North Central: | | | | | |
| Illinois | 55.0% | 36.5% | 62.7% | 70.1% | 77.9% |
| Indiana | 53.4% | 36.7% | 55.5% | 75.4% | 81.6% |
| Michigan | 61.1% | 46.4% | 61.1% | 75.7% | 85.7% |
| Ohio | 59.6% | 37.0% | 67.7% | 80.6% | 80.4% |
| Wisconsin | 55.7% | 39.2% | 55.9% | 78.6% | 79.1% |
| West North Central: | | | | | |
| Iowa | 50.8% | 35.5% | 52.2% | 71.1% | 78.1% |
| Kansas | 54.5% | 42.5% | 50.5% | 75.2% | 74.3% |
| Minnesota | 55.9% | 36.9% | 61.9% | 72.6% | 81.5% |
| Missouri | 53.3% | 37.6% | 51.2% | 71.7% | 78.0% |
| Nebraska | 44.7% | 26.7% | 49.4% | 63.4% | 72.6% |
| North Dakota | 44.7% | 24.5% | 59.4% | 64.1% | 66.5% |
| South Dakota | 44.2% | 26.1% | 38.5% | 62.3% | 72.2% |
| South Atlantic: | | | | | |
| Delaware | 61.1% | 42.4% | 68.9% | 76.3% | 89.9% |
| District of Columbia | 79.3% | 67.6% | 82.8% | 83.0% | 93.9% |
| Florida | 55.3% | 40.3% | 53.7% | 73.3% | 74.9% |
| Georgia | 54.6% | 39.7% | 54.0% | 65.5% | 80.9% |
| Maryland | 59.9% | 42.7% | 63.6% | 69.7% | 78.9% |
| North Carolina | 56.5% | 41.7% | 54.2% | 76.6% | 72.8% |
| South Carolina | 54.6% | 42.4% | 55.8% | 67.8% | 69.3% |
| Virginia | 59.4% | 46.5% | 53.7% | 68.3% | 84.9% |
| West Virginia | 52.8% | 31.3% | 56.7% | 69.9% | 88.3% |

East South Central:

| | | | | | |
|-------------|-------|-------|-------|-------|-------|
| Alabama | 58.3% | 38.0% | 63.3% | 78.7% | 84.9% |
| Kentucky | 57.5% | 39.0% | 64.9% | 74.1% | 71.9% |
| Mississippi | 45.9% | 32.3% | 42.7% | 61.2% | 75.3% |
| Tennessee | 53.0% | 32.6% | 54.9% | 67.4% | 84.5% |

West South Central:

| | | | | | |
|-----------|-------|-------|-------|-------|-------|
| Arkansas | 42.2% | 29.0% | 40.4% | 60.2% | 58.2% |
| Louisiana | 50.0% | 32.9% | 49.6% | 69.6% | 72.2% |
| Oklahoma | 46.4% | 34.4% | 41.3% | 65.9% | 68.5% |
| Texas | 48.7% | 34.9% | 50.2% | 60.4% | 73.0% |

Mountain:

| | | | | | |
|------------|-------|-------|-------|-------|-------|
| Arizona | 52.4% | 35.3% | 57.4% | 69.0% | 77.9% |
| Colorado | 52.6% | 29.4% | 59.3% | 69.9% | 81.5% |
| Idaho | 51.0% | 36.3% | 53.1% | 70.9% | 69.8% |
| Montana | 45.1% | 36.7% | 39.5% | 58.3% | 59.0% |
| Nevada | 58.7% | 38.2% | 68.0% | 75.2% | 75.9% |
| New Mexico | 50.5% | 27.5% | 50.8% | 67.3% | 78.0% |
| Utah | 48.6% | 32.3% | 49.5% | 61.1% | 75.0% |
| Wyoming | 42.5% | 22.6% | 51.8% | 54.0% | 64.1% |

Pacific:

| | | | | | |
|------------|-------|-------|-------|--------|-------|
| Alaska | 47.0% | 26.6% | 46.0% | 63.6% | 70.4% |
| California | 55.9% | 38.6% | 66.4% | 69.8% | 77.8% |
| Hawaii | 86.2% | 77.8% | 88.2% | 100.0% | 90.2% |
| Oregon | 58.3% | 38.6% | 61.3% | 87.2% | 88.9% |
| Washington | 57.1% | 39.3% | 59.7% | 71.0% | 77.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.A.2(2003) Standard error for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|---------------------------|--------------|--|--|--|--|
| United States | 0.74% | 1.15% | 0.93% | 0.43% | 1.00% |
| New England: | | | | | |
| Connecticut | 2.60% | 3.43% | 6.33% | 5.51% | 6.21% |
| Maine | 2.67% | 4.75% | 2.06% | 3.51% | 7.06% |
| Massachusetts | 2.78% | 4.65% | 6.53% | 6.59% | 4.41% |
| New Hampshire | 1.72% | 4.28% | 3.03% | 4.48% | 4.45% |
| Rhode Island | 2.64% | 3.73% | 6.21% | 3.52% | 4.82% |
| Vermont | 2.73% | 5.71% | 2.74% | 6.50% | 5.54% |
| Middle Atlantic: | | | | | |
| New Jersey | 1.76% | 6.13% | 3.99% | 4.53% | 7.17% |
| New York | 1.33% | 2.18% | 3.72% | 3.54% | 3.57% |
| Pennsylvania | 2.78% | 3.18% | 3.17% | 7.13% | 4.77% |
| East North Central: | | | | | |
| Illinois | 2.87% | 4.50% | 3.76% | 3.87% | 7.24% |
| Indiana | 3.66% | 4.54% | 5.53% | 4.98% | 5.65% |
| Michigan | 2.79% | 3.14% | 5.17% | 5.15% | 7.21% |
| Ohio | 2.34% | 3.94% | 4.50% | 5.34% | 6.96% |
| Wisconsin | 1.98% | 3.50% | 5.10% | 4.74% | 7.77% |
| West North Central: | | | | | |
| Iowa | 3.16% | 5.74% | 2.87% | 5.24% | 5.04% |
| Kansas | 1.56% | 3.29% | 5.63% | 4.71% | 5.21% |
| Minnesota | 3.26% | 3.30% | 4.25% | 7.72% | 3.85% |
| Missouri | 2.12% | 4.54% | 4.37% | 3.94% | 6.17% |
| Nebraska | 3.00% | 4.29% | 4.54% | 5.78% | 5.27% |
| North Dakota | 2.45% | 3.40% | 3.18% | 4.65% | 3.20% |
| South Dakota | 3.21% | 4.03% | 4.75% | 3.78% | 3.65% |
| South Atlantic: | | | | | |
| Delaware | 2.27% | 3.12% | 3.91% | 6.36% | 3.76% |
| District of Columbia | 1.86% | 2.52% | 4.63% | 3.63% | 5.27% |
| Florida | 2.28% | 3.79% | 3.40% | 6.01% | 4.25% |
| Georgia | 1.58% | 2.71% | 4.83% | 3.04% | 5.34% |
| Maryland | 3.04% | 5.30% | 3.83% | 7.28% | 4.32% |
| North Carolina | 1.24% | 4.36% | 4.35% | 6.85% | 3.04% |
| South Carolina | 2.61% | 6.19% | 3.86% | 4.55% | 4.48% |
| Virginia | 2.11% | 4.22% | 4.48% | 2.70% | 1.74% |
| West Virginia | 2.64% | 4.75% | 3.30% | 3.55% | 3.91% |

East South Central:

| | | | | | |
|-------------|-------|-------|-------|-------|-------|
| Alabama | 2.15% | 3.18% | 4.32% | 5.13% | 4.92% |
| Kentucky | 2.31% | 2.99% | 4.13% | 5.07% | 7.89% |
| Mississippi | 2.33% | 3.64% | 3.81% | 6.72% | 5.96% |
| Tennessee | 1.75% | 3.92% | 3.38% | 6.67% | 4.18% |

West South Central:

| | | | | | |
|-----------|-------|-------|-------|-------|-------|
| Arkansas | 3.20% | 5.39% | 5.27% | 6.13% | 6.81% |
| Louisiana | 2.18% | 4.34% | 2.99% | 6.06% | 3.40% |
| Oklahoma | 2.67% | 3.44% | 5.51% | 4.62% | 6.29% |
| Texas | 2.02% | 2.96% | 3.87% | 2.81% | 2.53% |

Mountain:

| | | | | | |
|------------|-------|-------|-------|-------|-------|
| Arizona | 2.56% | 2.73% | 4.75% | 6.46% | 5.68% |
| Colorado | 2.26% | 2.33% | 5.21% | 7.98% | 4.54% |
| Idaho | 2.54% | 5.50% | 5.42% | 4.20% | 2.68% |
| Montana | 3.07% | 6.36% | 5.43% | 3.71% | 2.82% |
| Nevada | 3.31% | 4.76% | 8.09% | 5.52% | 6.25% |
| New Mexico | 2.99% | 4.04% | 5.60% | 3.96% | 4.28% |
| Utah | 2.54% | 4.53% | 5.40% | 4.89% | 6.39% |
| Wyoming | 1.33% | 2.45% | 1.98% | 2.78% | 5.48% |

Pacific:

| | | | | | |
|------------|-------|-------|-------|-------|-------|
| Alaska | 1.62% | 3.94% | 4.10% | 4.18% | 7.12% |
| California | 0.88% | 1.51% | 2.20% | 2.20% | 1.77% |
| Hawaii | 1.82% | 4.23% | 7.56% | 0.03% | 4.83% |
| Oregon | 2.29% | 3.09% | 3.92% | 4.26% | 4.92% |
| Washington | 2.20% | 5.13% | 5.16% | 4.42% | 8.36% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.